

<i>SERFF Tracking Number:</i>	<i>BBLB-125827413</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>First Catholic Slovak Ladies Association of the</i>	<i>State Tracking Number:</i>	<i>40351</i>
	<i>United States of America</i>		
<i>Company Tracking Number:</i>	<i>FCSLA/80-RCT-0191</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.103 Renewable - Single Life -</i>
			<i>Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>80-RCT-0191</i>		
<i>Project Name/Number:</i>	<i>FCSLA/80-RCT-0191/FCSLA/80-RCT-0191</i>		

Filing at a Glance

Company: First Catholic Slovak Ladies Association of the United States of America

Product Name: 80-RCT-0191	SERFF Tr Num: BBLB-125827413	State: ArkansasLH
TOI: L04I Individual Life - Term	SERFF Status: Closed	State Tr Num: 40351
Sub-TOI: L04I.103 Renewable - Single Life -	Co Tr Num: FCSLA/80-RCT-0191	State Status: Approved-Closed
Fixed/Indeterminate Premium		
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Authors: Virginia Kiddle, Beth	Disposition Date: 10/06/2008
	Pestka	
	Date Submitted: 09/22/2008	Disposition Status: Approved
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

General Information

Project Name: FCSLA/80-RCT-0191	Status of Filing in Domicile:
Project Number: FCSLA/80-RCT-0191	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 10/06/2008	
State Status Changed: 10/06/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
First Catholic Slovak Ladies Association of the United States of America,	
NAIC #56332, FEIN #34-0220540	
Form: 80-RCT-0191, Renewable and Convertible Level Term Life	
Insurance Contract	

SERFF Tracking Number: BBLB-125827413 State: Arkansas
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TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
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Form: 80-RCT-0191(0193)(1095), Current Schedule Page 3 and revised pages for current interest rates and laws.

The filing of the Form referenced is being made as a result of the recent approval of admission to the state of Arkansas. In addition to the referenced Form, other Insurance and Annuity Forms are being submitted in separate submission.

The Form is in final print as will be used for issue.

The Form has been approved by the State of Domicile (Ohio).

Form 80-RCT-0191 is Renewable Term insurance issued at ages 21-80 and renewable annually through age 98 for annually increasing premiums. There is a conversion provision in the form. The minimum issue amount is \$25,000. There is no established maximum amount other than underwriting qualifications.

The Form 80-RCT-0191 was originally developed in 1991. There have been revisions due to changes in interest rates and in state laws. The changes are the reasons for the pages with Form number 80-RCT-0191(0193)(0195).

The contract form has an indeterminate premium provision. The guaranteed maximum premiums are on page 4 of the contract.

Form App-2005-AR is the life insurance application that will be used with all permanent life and term insurance policy forms. App-2005-AR is being reviewed with Form 01-SPWL-05, a Single Premium Whole Life Insurance Contract, which is a separate filing.

The Society's current underwriting rules and reinsurer, as needed, will be used for the permanent life and term insurance.

The form will not be illustrated immediately. When the Society is ready to illustrate the form, the necessary illustration material will be filed.

Company and Contact

SERFF Tracking Number: BBLB-125827413 State: Arkansas
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 Product Name: 80-RCT-0191
 Project Name/Number: FCSLA/80-RCT-0191/FCSLA/80-RCT-0191

Filing Contact Information

(This filing was made by a third party - bab01)

Jerry Alexander, FLMI jerry@bandbco.com
 916 Sherwood Drive (888) 278-2310 [Phone]
 Lake Bluff, IL 60044 (847) 295-6206[FAX]

Filing Company Information

First Catholic Slovak Ladies Association of the United States of America CoCode: 56332 State of Domicile: Ohio
 24950 Chagrin Blvd Group Code: -99 Company Type: Fraternal Benefit Society
 Beachwood, OH 44122 Group Name: State ID Number:
 (800) 464-4642 ext. [Phone] FEIN Number: 34-0220540

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
First Catholic Slovak Ladies Association of the United States of America	\$50.00	09/22/2008	22643273

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Product Name:	80-RCT-0191		
Project Name/Number:	FCSLA/80-RCT-0191/FCSLA/80-RCT-0191		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	10/06/2008	10/06/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	10/03/2008	10/03/2008	Beth Pestka	10/06/2008	10/06/2008

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Disposition

Disposition Date: 10/06/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: BBLB-125827413 State: Arkansas

Filing Company: First Catholic Slovak Ladies Association of the United States of America State Tracking Number: 40351

Company Tracking Number: FCSLA/80-RCT-0191

TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium

Product Name: 80-RCT-0191

Project Name/Number: FCSLA/80-RCT-0191/FCSLA/80-RCT-0191

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Authorization		Yes
Supporting Document	Statement of Variability		Yes
Supporting Document	Required Certifications		Yes
Form	Renewable and Convertable Level Term Life Insurance Contract		Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 10/03/2008
Submitted Date 10/03/2008
Respond By Date
Dear Jerry Alexander,

This will acknowledge receipt of the captioned filing.

Objection 1

- Certification/Notice (Supporting Document)

Comment: Ark. Code Ann. 23-79-138 requires that certain information accompany every policy. Bulletin 6-87 and Bulletin 11-88 further address this issue. Please review your issue procedures and assure us that you are in compliance with Ark. Code Ann. 23-79-138 as provided by these bulletins.

Regulation 19s10B requires that all new or revised filing submitted must contain a certification that the submission meets the provisions of this rule as well as all applicable requirements of this Department.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

Response Letter

Response Letter Status Submitted to State
Response Letter Date 10/06/2008
Submitted Date 10/06/2008

Dear Linda Bird,

Comments:

Response 1

Comments: Enclosed is the requested assurance regarding Arkansas Code 23-79-138 and Certification that the submission meets the requirements of Rule 19 s 10B and all applicable requirements of the Department.

SERFF Tracking Number: BBLB-125827413 State: Arkansas

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TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium

Product Name: 80-RCT-0191

Project Name/Number: FCSLA/80-RCT-0191/FCSLA/80-RCT-0191

Form Schedule

Lead Form Number: 80-RCT-0191

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	80-RCT-0191	Policy/Cont Renewable and ract/Fratern Convertable Level al Term Life Insurance Certificate: Contract Amendmen t, Insert Page, Endorseme nt or Rider	Initial		64	Sample_Contract_80-RCT-0191.pdf

First **Catholic** Slovak Ladies **Association** of the United States of America



***A Fraternal Benefit Society • Since 1892
Cleveland, Ohio 44122***

The Association will pay a Death Benefit to the Beneficiary upon the death of the Insured while this contract is in force. Payment of the Death Benefit or the exercise of the rights and options in this contract shall be in accordance with the terms and provisions of this contract. The contract is issued in consideration of: (1) The Application, a copy of which is included in and made a part of the contract; and (2) payment of the first premium for this contract.

Right to Cancel. The Owner may cancel this contract by: (1) delivering or mailing a written notice or sending a telegram to: (a) the Association at its Home Office, 24950 Chagrin Boulevard, Cleveland, Ohio 44122; or (b) the representative through whom the contract was purchased; and (2) return of the contract before midnight of the twentieth day after the date the contract was received by its Owner. Notice and return of the contract by mail is effective on being postmarked, properly addressed, with prepaid postage. The Association will return all amounts paid within ten days after the date of receipt of the notice and contract. Cancellation will void this contract as if it had never been issued.

Signed at the Home Office of the Association on the Date of Issue.

Secretary

President

RENEWABLE AND CONVERTIBLE LEVEL TERM LIFE INSURANCE CONTRACT

Death Benefit paid upon the death of the Insured while this contract is in force.

Premiums may change in years after the first; Premium Change provision on page 5.

Table of Annual Renewal Rates on page 4.

Schedule of Benefits on page 3.

Annual Dividends may be paid.

INDEX

Annual Renewal Rates	4	Premium	5
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Dividends	8		

A copy of the Application and any Rider, Amendment or Endorsement follows page 9.

DEFINITIONS

Age. Age, as used in this contract, means nearest birthday. The Insured's Age on the contract Date of Issue is shown on page 3. During any contract year, Age is the Insured's Age on the anniversary at the start of that year.

Anniversary. Each annual interval from the Date of Issue.

Application. The forms received by the Association that resulted in the issue of this contract. A copy of the Application is included in this contract.

Association. First Catholic Slovak Ladies Association of the United States of America. A Fraternal Benefit Society that: is organized under the laws of the State of Ohio; has no capital stock; has a representative form of government; is not for profit; and, functions for the mutual benefit of its members and their beneficiaries.

Beneficiary. The Beneficiary shall be as stated in the Application. The Owner may change the Beneficiary as provided in this contract.

Date of Issue. The effective date of this contract. All contract years and anniversaries are measured from this date. All periods of insurance begin and end at 12:01 A.M., standard time, at the place where this contract was delivered.

In Writing, Written. A written form, dated and signed by the Owner. All communications to the Association should include the name of the Insured and, if available, the contract number.

Insured. The person whose life is insured by this contract. The Insured is named in the Schedule and Application.

Owner. The Insured shall be the Owner of this contract when this contract is issued for delivery in the State of New York. When this contract is issued for delivery in a jurisdiction other than the State of New York, the Owner shall be: (1) as shown in the Application; or (2) the Insured when an Owner is not shown in the Application. The owner may be changed as provided in this contract.

Rider. A form, captioned as such, which: (1) may be included in this contract; and (2) provides additional insurance benefits.

SCHEDULE

Premiums for each benefit listed are payable, during the lifetime of the Insured, for a period that: (1) begins on the Date of Issue; and (2) ends when premiums have been paid: (a) to the date shown; (b) for the number of years shown; or (c) to the anniversary nearest the age shown.

Benefit	Mode Premium	Payable
One Year Renewable and Convertible Term Life Insurance (1) then as determined from the table in the Annual Renewal Rates provision on page 4.	\$57.50	for one year,

Total Premium, First Contract Year: Annual **\$57.50** Semi-Annual **\$29.90** Quarterly **\$15.24**

(1) Premiums for this benefit may change in contract years after the first, as provided in the Premium Change provision on page 5. Premium, as a result of any such change, will not exceed the premium determined using the rates included in the table in the Annual Renewal Rates provision on page 4.

Premium Class: Standard	Smoker/Nonsmoker: Non-Smoker	Premium Factor: 1
Annual Contract Fee: \$25.00	Final Expiry Date: November 01, 2069	

INSURED: JOHN DOE	CONTRACT NUMBER: 215005567
AGE AND SEX: 35 Male	FACE AMOUNT: \$25,000.00
PREMIUM MODE: Annual	DATE OF ISSUE: November 01, 2004
	BRANCH: S010 CLEVELAND, OH

BENEFICIARY: - Primary	DOE, MARY	- WIFE	100%
- Contingent	DOE, MICHAEL	- SON	100%

ANNUAL RENEWAL RATES

One Year Renewable and Convertible Term Life Insurance. The maximum annual premium for each one year renewal term period will be the amount determined by adding the Annual Contract Fee, shown on page 3, to the result of multiplying: (1) the amount determined when the rate shown in the table, for the sex and Age, on the renewal date, of the Insured and Smoker/Nonsmoker classification shown on page 3, is multiplied by the Premium Factor shown on page 3; by (2) the Face Amount, in thousands. The annual renewal premium will not exceed the amount so determined.

Modes Other Than Annual. Renewal mode premiums will be determined on a basis consistent with that used for the first term period when premiums are paid on a mode other than annual.

Maximum Annual Renewal Rates, Per \$1,000 Face Amount

Age	Male		Female		Age	Male		Female	
	Smoker	Nonsmoker	Smoker	Nonsmoker		Smoker	Nonsmoker	Smoker	Nonsmoker
25	\$ 2.10	\$ 1.49	\$ 1.27	\$ 1.11	62	\$ 27.00	\$ 15.09	\$ 14.08	\$ 9.77
26	2.04	1.45	1.32	1.10	63	29.58	16.74	15.44	10.78
27	2.02	1.43	1.36	1.12	64	32.43	18.61	16.96	11.97
28	2.00	1.41	1.39	1.15	65	35.51	20.68	18.66	13.26
29	2.02	1.41	1.45	1.18	66	38.72	22.90	20.34	14.65
30	2.06	1.41	1.52	1.22	67	42.08	25.30	22.10	16.06
31	2.13	1.44	1.58	1.25	68	45.55	27.89	23.68	17.48
32	2.20	1.47	1.65	1.29	69	49.23	30.70	25.46	18.99
33	2.30	1.52	1.72	1.33	70	53.30	33.88	27.35	20.75
34	2.43	1.58	1.82	1.39	71	57.81	38.07	29.79	22.84
35	2.58	1.66	1.90	1.44	72	62.94	41.64	32.83	25.43
36	2.75	1.74	2.05	1.53	73	68.71	46.42	36.53	28.59
37	2.98	1.84	2.24	1.64	74	75.00	51.78	40.84	32.31
38	3.23	1.96	2.44	1.76	75	81.96	57.53	45.63	36.52
39	3.53	2.10	2.68	1.89	76	89.13	63.65	50.80	41.13
40	3.86	2.25	2.94	2.04	77	96.39	70.09	56.22	46.09
41	4.25	2.42	3.26	2.22	78	103.62	76.77	61.86	51.40
42	4.65	2.60	3.57	2.39	79	111.03	83.87	67.91	57.19
43	5.11	2.80	3.88	2.57	80	118.96	91.64	74.61	63.71
44	5.59	3.01	4.19	2.74	81	127.59	100.30	82.18	71.19
45	6.14	3.25	4.52	2.93	82	137.16	110.08	90.83	79.83
46	6.69	3.52	4.85	3.13	83	147.76	121.11	100.64	89.77
47	7.28	3.80	5.20	3.34	84	158.97	133.16	112.17	100.80
48	7.91	4.10	5.56	3.58	85	170.43	145.97	123.68	112.88
49	8.61	4.45	5.95	3.82	86	181.76	159.27	136.76	125.80
50	9.30	4.81	6.40	4.10	87	192.79	172.96	149.36	139.62
51	10.22	5.24	6.85	4.41	88	204.83	186.75	163.61	154.20
52	11.18	5.74	7.36	4.75	89	216.72	200.84	177.15	169.75
53	12.27	6.30	7.96	5.15	90	228.63	215.42	192.74	186.27
54	13.51	6.94	8.57	5.56	91	240.79	230.73	209.36	204.06
55	14.82	7.66	9.20	6.00	92	253.71	247.27	227.50	223.65
56	16.24	8.45	9.84	6.45	93	270.31	265.74	248.06	245.95
57	17.70	9.29	10.44	6.90	94	291.69	289.24	273.26	273.26
58	19.27	10.20	11.01	7.33	95	322.80	322.81	310.44	310.44
59	20.89	11.23	11.60	7.79	96	376.22	376.21	367.60	367.59
60	22.69	12.37	12.24	8.33	97	600.00	600.00	590.00	590.00
61	24.72	13.64	13.08	8.97	98	1,000.00	1,000.00	1,000.00	1,000.00

PREMIUM

Payment. The first premium is due on the Date of Issue; it may be paid with the Application or on the Owner's receipt of this contract. Each premium, after the first, is due at the end of the period for which the preceding premium was paid; the premium due date will be the first day of the new premium period. Premiums may be paid: (1) at the Home Office; or (2) to an authorized representative in exchange for a receipt. A receipt will be provided for any premium paid, on request; the receipt will be signed by an officer and the person receiving the payment.

Premium Change. The Association may change the table of rates, used for determination of annual renewal premiums for the basic one year term life insurance benefit, after the first contract year. The rates will not exceed those included in the table in the Annual Renewal Rates provision on page 4 as a result of any such change. Premium for any Rider included in this contract may change only when so provided in the Rider.

The Association will review the table of rates to determine any change: (1) not more often than once each year; and (2) not less often than once every five years. Any change will be effective on the anniversary that first follows the date of the change. Any change will be based on changes in the Association's future expectations for: investment earnings; mortality; persistency; and, expenses. No change will occur because of a change in the Insured's Health or occupation.

Any change will be made on a like basis for all contracts: (1) issued on this form to insureds of the same premium class, smoker/nonsmoker classification, Age and sex; and (2) in force for the same length of time.

When this contract is delivered in the State of New York, any change will be in accordance with procedures and standards on file with the New York Department of Insurance.

Grace Period. A Grace Period of 31 days will be provided for the payment of each due premium, after the first. This contract, and any included Rider, will continue in force during a Grace Period. Premium for a period of one month will be deducted from the Death Benefit in the event of the Insured's death during a Grace Period. The amount deducted will include premium for: (1) this contract; and (2) any included Rider which provides life insurance benefits for the Insured. When a due premium is not paid by the end of its Grace Period, this contract will lapse, without value, as of the premium due date.

Reinstatement. The Association will reinstate this contract: (1) during a period of five years from the date of the first past due premium; (2) during the Insured's lifetime; (3) upon receipt of evidence of the Insured's insurability satisfactory to the Association; and (4) upon receipt of premium payment for the contract year in which reinstatement occurs.

Mode Change. The Owner may change the mode for premium payment to any mode available at the time of the request. A premium must be due on each subsequent anniversary as a result of any change.

Suspension or Expulsion. In the event of the suspension or expulsion of the Insured, the Owner may continue this contract in force by the payment of each premium as due. Except, when: (1) the contract has lapsed for non-payment of a due premium; or (2) the Association has terminated this contract, during the contestable period, for a material misrepresentation in the Application.

RENEWAL

Term Period. This contract is issued for a term period of one year. The first term period: (1) begins on the contract Date of Issue; and (2) ends on the first contract anniversary. If then in force, this contract may be

renewed: (1) at the end of the first term period; and (2) at the end of like term periods after the first. The last renewal shall be for the term period that ends on the Final Expiry Date shown on page 3.

CONVERSION

Benefit. The Owner may convert the term life insurance then provided by this contract to a new life insurance contract for the Insured at any time: (1) while this contract is in force; and (2) prior to the anniversary nearest the Insured's 80th birthday (70th birthday when this contract is issued for delivery in New York). Evidence of insurability will not be required. The face amount of insurance for the new contract may not exceed the face amount of term life insurance converted.

New Contract. The plan of insurance may be any, except term life insurance, the Association then issues: (1) at the then Age of the Insured; and (2) for the face amount of insurance for the new contract. The conversion date will be the Date of Issue. Premium will be determined from the table of rates for the new plan then in use. The premium class and smoker/nonsmoker classification will be the same as for this contract. The

periods of time stated in the Suicide and Incontestable provisions will be deemed to have been met to the extent of the period of time that this contract was in force. A Rider, for which a premium is charged, may be included only with the consent of the Association.

Waiver of Premium. The Association shall have the right to deny conversion during any period for which premiums for this contract are waived. When premiums are waived to the anniversary nearest the Insured's 80th birthday (70th birthday when this contract is issued for delivery in New York) the Association will, automatically, convert this contract to the whole life plan then issued. The face amount of insurance will be the then face amount of insurance for this contract. Premium will be waived for the new contract during the continued total disability of the Insured.

DEATH BENEFIT

Payment. The Association will pay a Death Benefit in not more than 30 days after receipt of: (1) due proof of the Insured's death; and (2) a statement of claim from the Beneficiary. Return of this contract may be required. Payment will be in one sum unless, prior to the death of the Insured, the Owner directs Settlement Option payment. In the absence of specific authorization to do so, the Beneficiary may not change or modify such Settlement Option payment. When payment is to be in one sum, the Beneficiary may elect Settlement Option payment: (1) prior to payment in one sum; and (2) within one year after the date of the Insured's death. Payment will be in equal shares when the designation of Beneficiary does not specify the share of each of two or more Beneficiaries. To the extent permitted by law, payment will not be subject to the claims of creditors.

Amount. The Death Benefit will be the amount determined as the sum of:

- 1. the Face Amount of insurance then in force;
- plus 2. the amount of any life insurance benefit provided for the Insured by a Rider;
- plus 3. any Dividend Accumulation;

- plus 4. a refund of any premium paid beyond the contract month in which death occurs; or
- less 5. premium for a period of one month, for this contract and any included Rider providing life insurance benefits for the Insured, when death occurs during the Grace Period for payment of a due premium.

Interest. The Association will pay interest on the Death Benefit, at the rate then paid, from the date of death to: (1) the date of payment in one sum; or (2) the effective date of any Settlement Option. The rate will not be less than the greater of: (1) 4.5%; or (2) the rate that may be required by law in the jurisdiction where this contract was delivered.

Suicide. The Death Benefit will be the sum of the premiums paid, less any dividend paid in cash, in the event of the death of the Insured by suicide within a period, measured from the Date of Issue, of the lesser of: (1) two years; or (2) as may be provided by law in the jurisdiction where this contract was delivered.

Action at Law. An action at law or equity may not commence more than six years after the date of the cause for the action.

SETTLEMENT OPTIONS

Settlement. Part or all of amounts payable under this contract may be paid: (1) under any of the options that follow; or (2) on any basis the Association may agree to. The amount may not be less than the then required minimum for the option. The payee must be acceptable to the Association when other than a natural person.

Option A - Interest Income. Interest will be paid on the amount settled under this option at the frequency elected. The payee may make withdrawals from the amount held unless prohibited by the agreement.

Option B - Payments of a Specified Amount. Payments will be made in the amount and at the frequency elected. The payment amount: (1) may not be less than \$50; and (2) must be such that the amount settled under this option, with interest credits, will be paid in a period of not more than 30 years. The last payment will be for any balance not greater than the payment amount.

Option C - Payments for a Specified Period. Payments will be made for the period and at the frequency elected. The period may not be longer than 30 years. The payment amount may not be less than \$50. Payment amounts for years not shown in the table will be provided on request.

Monthly Payment, per \$1,000			
Years	Amount	Years	Amount
1	\$85.03	10	\$10.29
2	43.45	15	7.58
3	29.60	20	6.26
4	22.68	25	5.49
5	18.54	30	5.00

Option D - Payments for Life. Payments will be made for the lifetime of the payee at the frequency elected. Payments may: (1) stop at the death of the payee; or (2) be guaranteed for a period of 10, 15 or 20 years from the date of the first payment. The amount of each payment will be based on: (1) the age of the payee on the date for the first payment; and (2) the guaranteed period, if any, elected. Payment amounts for ages not shown in the table will be provided on request. If, at any age, payment amounts are the same for two or more guaranteed periods, the longer period will apply, automatically.

Payment amounts are based on: (1) the 1983a Individual Annuity Mortality Tables; and (2) interest at a rate of 4.5%.

Monthly Payment, Amounts, Per \$1,000				
Age	None	Guaranteed Period		
		10 Years	15 Years	20 Years
50	\$5.17	\$5.11	\$5.04	\$4.95
55	5.59	5.49	5.38	5.22
60	6.16	5.99	5.79	5.52
65	6.98	6.63	6.25	5.81
70	8.12	7.41	6.72	6.03
75	9.72	8.26	7.12	6.17

Agreement. A written agreement will be prepared for any settlement under an option. The agreement will: (1) state the terms and conditions under which payments will be made; (2) include the rights and options of the payee; and (3) name the beneficiary for any remaining amount to be paid at the death of the payee.

Interest. Interest will be credited to amounts held under an option at the rate declared by the Association. The rate will not be less than 4.5% per year. Any present values will be determined at a compound rate of 4.5% per year.

More Favorable Payment Amounts. The Association will substitute, automatically, for the benefits provided by the options in this contract any more favorable benefits then provided by: (1) Settlement Option; or (2) single premium immediate annuity contract.

Payment Frequency. Payments may be made on an annual, semi-annual, quarterly or monthly basis. The frequency may not be changed after payments start. Monthly payment amounts are shown in the option tables. Amounts for annual, semi-annual or quarterly payments may be determined by multiplying the monthly amount by 11.76, 5.94 or 2.94 respectively.

When Payments Begin. The first payment will be made: (1) at the end of the first period for Option A; or (2) on the date of the agreement for Options B, C and D.

Proof of Age or Survival. The Association may require: (1) proof of the age of the payee at time of settlement; or (2) proof that the payee is living at any time while payments are being made.

Withdrawal. When expressly permitted by the terms of the agreement, the payee may withdraw in one sum: (1) all or part of the amount then held under Option A; or (2) the present value of any remaining payments under Options B or C.

Assignment. To the extent that may be permitted by law, amounts payable under an option may not be assigned, attached or otherwise encumbered when:

(1) payment under the option was directed by the Owner prior to the death of the Insured; and (2) the payee is other than the Owner.

Death of Payee. In the event of the death of the payee, the Association will pay in one sum: (1) the amount then held under Option A; (2) the present value of any remaining payments under Options B or C; or (3) the present value of any payments remaining to complete any guaranteed period under Option D. Payment will be to: (1) the beneficiary named in the agreement or as later changed; or (2) the estate of the payee when there is no beneficiary named or surviving.

DIVIDENDS

Payment. This contract will share in the divisible surplus of the Association each year; the dividend, if any, shall be as determined by the Association. Provided all due premiums have been paid for that year, the Owner may elect to apply the dividend under one of the following options.

1. **Cash.** The dividend will be paid to the Owner in cash.
2. **Premium Reduction.** The dividend will be applied: (1) if sufficient, to pay the premium then due, any excess will be paid to the Owner in cash; or (2) to reduce the premium then due, the amount of premium remaining must be paid before the end of the Grace Period or the dividend will be paid to the Owner in cash.
3. **Accumulate.** The dividend will be held on deposit at compound interest. The rate of interest shall be as declared by the Association; the rate will not be

less than 4.5% per year. The Owner may withdraw part or all of the accumulation at any time by Written request. In the event of the lapse of this contract, any then accumulation will be paid to the Owner in one sum.

Option Election. The option shall be as elected in the Application. The Owner may change the option by Written notice. Any change will apply only to dividends as may be credited after the Association receives the notice.

Automatic Option. Any dividend will be applied, automatically, under Option 3 when the Owner has not elected an option within 60 days after the Association sends notice of dividend.

THE CONTRACT

Entire Contract. The entire contract, between the Association and the Owner, shall consist of: (1) this contract; (2) the copy of the Application and any Rider, Amendment or Endorsement included in this contract; and (3) the Association's Charter, Articles of Incorporation and Bylaws. The Charter, Articles of Incorporation and Bylaws shall govern and control this contract at all times. Any duly enacted change in such documents, which takes effect after the Date of Issue of this contract, shall be binding and will thereafter govern and control this contract in all respects; no such change will reduce the benefits provided by this contract on its Date of Issue.

Representations. All statements in the Application are considered to be representations and not warranties. During the contestable period, no statement other than those in the Application will be used: (1) to contest this contract; or (2) to defend against a claim.

Incontestable. This contract shall not be contestable after it has been in force for a period of two years from its Date of Issue, during the lifetime of the Insured, except for nonpayment of premium. This provision shall not apply to any included Rider that has its own Incontestable provision.

Modification or Change. This contract may be modified or changed only with the written consent of the Association. No representative or other person has authority to: (1) change this contract; or (2) waive any of the contract terms or provisions.

Incorrect Age or Sex. Any amount to be paid on this contract may be adjusted if the Insured's date of birth or sex is not correctly stated in the Application. The amount paid will be that provided by the premiums paid based on the correct Age, on the Date of Issue, or sex.

Maintenance of Solvency. The Association may not change: (1) the benefits provided by this contract; or (2) the maximum rates included in the table on page 4. Should a deficiency occur which would impair the solvency of the Association, the Association will determine an equitable share of the deficiency, if any,

for this contract. The determination shall be as provided by law, if any, in the jurisdiction where this contract was delivered. The Owner shall not be personally responsible for the share; the share shall be against the equity of this contract. The Owner may pay the share in cash; if not paid, the share will bear interest at a compound rate of 5.0% per year and will be deducted from any benefit payable. In lieu of or in combination with such accumulation, the Owner may request a reduction in benefits proportionate to the amount of the share.

Governing Laws. This contract is subject to the laws of the jurisdiction in which it was delivered. If part of it does not follow those laws, it will be treated as if it did. Such laws shall, at all times, govern the rights and obligations of: (1) the Association; (2) the Owner; and (3) all others who may make a claim against this contract.

CONTROL OF THE CONTRACT

Membership. The rights and privileges of membership in the Association are: (1) personal to the Insured; (2) not subject to transfer or assignment; and (3) separate from the ownership of this contract.

Owner. The Owner may exercise the rights and options of this contract. Unless, such rights or options have been reserved by assignment.

Change of Owner. While this contract is in force, the Owner may: (1) name a new Owner; or (2) when the Owner is other than the Insured, name a designee to become Owner in the event of the Owner's death. A change in Owner or designee must: (1) be In Writing; and (2) be made during the Insured's lifetime. A change will not be effective until received by the Association. Upon receipt, the change will be effective on the later of: (1) the date signed; or (2) such later date that may be requested by the Owner. Any benefit paid or action taken by the Association prior to receipt of change shall not be affected. In the event of the death of an Owner other than the Insured without a designee, the Insured shall be the Owner. When this contract is delivered in the State of New York, the Insured, if age 15 on the Date of Issue, shall become the Owner, automatically, on his or her 16th birthday.

Change of Beneficiary. The Owner may change the Beneficiary. A change must: (1) be In Writing; and

(2) be made during the lifetime of the Insured. A change will be effective as of the date signed upon receipt at the Home Office of the Association even though the Insured may not be living on the date of such receipt. Any benefit paid or action taken by the Association prior to receipt of the change will not be affected.

Death of Beneficiary. Unless otherwise provided by the Owner, the interest of a Beneficiary in this contract ends at death, when death occurs: (1) prior to the death of the Insured; or (2) within 15 days after the date of the Insured's death and prior to payment of the Death Benefit. Only those Beneficiaries who survive the Insured, as provided above, will be eligible to share in the Death Benefit. If no Beneficiary survives the Insured, the Death Benefit will be paid to: (1) the Owner, if then living; or (2) the Owner's estate, when the Owner is not then living.

Assignment. The Owner may assign as collateral all or specific rights or benefits provided by this contract. An assignment will not take effect until the Association receives Written notice from the Owner. The Association can assume no responsibility for the validity or effect of any assignment. The rights of a revocable Beneficiary will be subordinate to those of an assignee.

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**Copy of
Application
Any Rider, Amendment or Endorsement**

First **Catholic** Slovak Ladies **Association** of the United States of America

***A Fraternal Benefit Society • Since 1892
Cleveland, Ohio 44122***

RENEWABLE AND CONVERTIBLE LEVEL TERM LIFE INSURANCE CONTRACT

Death Benefit paid upon the death of the Insured while this contract is in force.

Premiums may change in years after the first; Premium Change provision on page 5.

Table of Annual Renewal Rates on page 4.

Schedule of Benefits on page 3.

Annual Dividends may be paid.

IMPORTANT NOTICE

Read the Contract Carefully. The Association has issued this contract in the belief that the information shown in the Application is correct and complete. The rights and obligations of the Owner and the Association are included in this Contract. An index to the contents of this is included on page 2. On request, the Association will answer any questions regarding this contract.

A WORD TO THE INSURED MEMBER

Please include the contract number in all correspondence to the Association. Please provide the Association with notice of any change of address.

**First Catholic Slovak Ladies Association
24950 Chagrin Blvd.
Cleveland, Ohio 44122**

<i>SERFF Tracking Number:</i>	<i>BBLB-125827413</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>First Catholic Slovak Ladies Association of the</i>	<i>State Tracking Number:</i>	<i>40351</i>
	<i>United States of America</i>		
<i>Company Tracking Number:</i>	<i>FCSLA/80-RCT-0191</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.103 Renewable - Single Life -</i>
			<i>Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>80-RCT-0191</i>		
<i>Project Name/Number:</i>	<i>FCSLA/80-RCT-0191/FCSLA/80-RCT-0191</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: BBLB-125827413 State: Arkansas
Filing Company: First Catholic Slovak Ladies Association of the United States of America State Tracking Number: 40351
Company Tracking Number: FCSLA/80-RCT-0191
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
Product Name: 80-RCT-0191
Project Name/Number: FCSLA/80-RCT-0191/FCSLA/80-RCT-0191

Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 09/22/2008
Comments:
Attachment:
FCSLA 80-RCT-0191 Readability0001.pdf

Review Status:
Satisfied -Name: Application 09/22/2008
Comments:
Attachment:
80-RCT-0191 Readability Cert.pdf

Review Status:
Satisfied -Name: Authorization 09/22/2008
Comments:
Attachment:
FCSLA Authorization.pdf

Review Status:
Satisfied -Name: Statement of Variability 09/22/2008
Comments:
Attachment:
Statement of Variability.pdf

Review Status:
Satisfied -Name: Required Certifications 10/06/2008
Comments:
Attachments:
Code and Bulletin Compliance.pdf
Rule Certification.pdf

READABILITY CERTIFICATION

A. Form

Form No.

Renewable and Convertible Term Life Insurance Contract

80-RCT-0191-SC

☐ Forms listed, policy and its related forms, have been scored as one unit, score shown in D, below, is a combined score.

☒ Score shown in D, below, is for the form listed.

B. ☒ Test applied to entire form.

☐ Test was applied on a sample basis. Copy of form enclosed indicating text samples scored.

C. Standard for certification. A checked block indicates the standard has been achieved.

All Forms

☒ the form achieves the required minimum Flesch reading ease score in accordance with the option chosen in A above.

☒ the form, except for specification pages, schedules and tables, is printed in not less than 10 point type, one point leaded.

☒ the layout and spacing of the form separates the paragraphs from each other and from the border of the paper.

☒ the section titles are captioned in bold face or otherwise stand out significantly from the text.

☒ unnecessarily long, complicated or obscure words, sentences, paragraphs or constructions are not used in the form.

Policy Forms Only

☒ the style arrangement and overall appearance of the policy give no undue prominence to any portion of the policy or to any endorsements or riders.

☒ a table of contents or an index of the principal sections is included in the policy.

D. Flesch Scale Readability Score 64.3

Number of:
Sentences: 327

Ratio of:
Words to Sentences: 13.0153

Words: 4,256

Syllables to Words: 1.5287

Syllables: 6,506

Bruce and Bruce Company

Consulting Actuaries for: First Catholic Slovak Ladies Association Date 8/18/08

By 

READABILITY CERTIFICATION

A. Form

Form No.

Renewable and Convertible Term Life Insurance Contract

80-RCT-0191

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☒ Score shown in D, below, is for the form listed.

B. ☒ Test applied to entire form.

☐ Test was applied on a sample basis. Copy of form enclosed indicating text samples scored.

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Words to Sentences: 13.0153

Words: 4,256

Syllables to Words: 1.5287

Syllables: 6,506

Bruce and Bruce Company
Consulting Actuaries for

First Catholic Slovak Ladies Association of the United States of America

By 

Date August 9, 2007

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION
of the United States of America
A Fraternal Benefit Society
Cleveland, Ohio 44122

AUTHORIZATION

Bruce and Bruce Company, Consulting Actuaries, 916 Sherwood Drive, Lake Bluff, Illinois 60044-2284, is hereby authorized to file insurance and insurance related forms on behalf. of the First Catholic Slovak Ladies Association of the United States of America. Bruce and Bruce Company is also authorized to represent the First Catholic Slovak Ladies Association of the United States of America, by telephone, FAX or letter or email, in matters relating to such filings.

Date: August 15, 2008

Mary Ann Johaneċ
National President

First Catholic Slovak Ladies Association of the United States of America

Statement of Variability

Form 80-RCT-0191

Page 1 (Cover Page):

The Home Office city and state may change if the Society moves its Home Office.

The names of the Officers may change if the Society elects new officers.

Page 3:

The Mode Premium and the Total Premium First Contract Year are based on the Face Amount of insurance.

The Insured information is based on the information in the application.

The Beneficiary is designated by the applicant in the application.

The Branch is based on the location of the insured.

The Contract Number is assigned by the Society Home Office.

The Final Expiry Date is the contract anniversary for the Insured age 100.

Last Page:

The Home Office address may change if the Society moves its Home Office.

The Premium Class and Premium Factor are based on Home Office Underwriting.

First Catholic Slovak Ladies Association of the United States of America

Compliance with Arkansas Code 23-79-138 and Bulletin 6-87 and
Bulletin 11-88

As a newly licensed Society in Arkansas, the First Catholic Slovak Ladies Association of the United States of America will comply with Arkansas Code 23-79-138 and Bulletin 6-87 and Bulletin 11-88 when it begins issuing policies in Arkansas.



October 6, 2008
Date

Authorized Consultant

First Catholic Slovak Ladies Association of the United States of America

Certification Regarding Rule 19 section 10B

On behalf of the First Catholic Slovak Ladies Association of the United States of America, I certify that the Forms submission meets the requirements of Rule 19 section 10B, as well as all applicable requirements of the Department.



October 6, 2008
Date

Authorized Consultant